

## Frequently Asked Questions for Consumer-Driven Health Plan and Copay Plan

**1. *Am I eligible for the Consumer-Driven Health Plan (CDHP) or the Copay Plan?***

You are eligible to enroll in the CDHP if you are scheduled to work 20 or more hours per week on a regular basis. Refer to the Benefits Decision Guide for your eligibility.

**2. *Who qualifies as a dependent for the Consumer-Driven Health Plan or Copay Plan?***

Eligible dependents are the same for both medical plans. They include your legal spouse, same or opposite sex domestic partner, and your children up to the age of 26, which includes your natural-born child, legally adopted child, step child, legal guardian child, and domestic partner's child. Refer to the Benefits Decision Guide for more details.

**3. *What is the Rochester Regional Health Domestic Network?***

The Rochester Regional Health Domestic Network is our network of preferred providers. By utilizing these providers, you will pay the lowest coinsurance for services available through the Plan. View the complete list of providers in the Rochester Regional Health Domestic Network on [www.myrochealth.com/benefits](http://www.myrochealth.com/benefits), Medical Providers and GRIPA.

**4. *Can I see any doctor I want to under the Consumer-Driven Health Plan?***

Yes, but be aware there are cost differences. Once you meet the deductible, you will pay the lowest coinsurance for physician visits if the provider is in the Rochester Regional Health Domestic Network. You can choose to see other providers, however, the coinsurance will be greater. View the complete list of providers in the Rochester Regional Health Domestic Network on [www.myrochealth.com/benefits](http://www.myrochealth.com/benefits), Medical Providers and GRIPA.

**5. *Can I see any doctor I want to under the Copay Plan?***

Yes, but be aware there are cost differences; you will pay the lowest cost when using providers in the Rochester Regional Health Domestic Network. You can choose to see other providers however the cost will be greater. View the complete list of providers in the Rochester Regional Health Domestic Network on [www.myrochealth.com/benefits](http://www.myrochealth.com/benefits), Medical Providers and GRIPA.

**6. *What is the pediatric override?***

Once you have met your deductible, the pediatric override allows children up to the age of 19 to obtain medical services within the Excellus BlueCross BlueShield Network at the lower, Rochester Regional Domestic Network coinsurance.

**7. *Under the Consumer-Drive Health Plan, does the cost for services that I pay for in the Rochester Regional Health Network apply to both the Rochester Regional deductible and the Excellus BCBS deductible?***

Yes, the dollars cross-apply. This means that services obtained in the Rochester Regional Health Network apply not only to the Rochester Regional Health Network but also to the Excellus BCBS deductible and the out-of-network deductible.

**8. Does the bi-weekly premium count towards the CDHP deductible or Copays?**

No. In addition to paying towards your deductible or copays, you will be responsible for paying for the bi-weekly premiums.

**9. Under the Consumer-Driven Health Plan, do the costs that apply to my deductible also apply to my out-of-pocket maximum?**

Yes, the cost of services that are considered covered under the Plan apply both to your deductible and your out-of-pocket maximum. That is, if you pay for a covered service with a provider in the Excellus BlueCross BlueShield Network who is not part of the Rochester Regional Network, that cost will be applied toward both your deductible and out-of-pocket maximum in both the Rochester Regional and the Excellus BlueCross BlueShield Network. It also applies to your Out-of-Network deductible and out-of-pocket maximum.

**10. For the family deductible of \$3,000, can one or two of my dependents' expenses meet the deductible, or do we each need \$3,000 of expenses before meeting the deductible?**

Any combination of qualified medical expenses for family members that total \$3,000 will satisfy the deductible. If your spouse has \$2,500 of qualified medical/ prescription costs and you have \$500 of expenses, your family will have met the deductible.

**11. The out-of-pocket maximum is different for Rochester Regional Health and Excellus BCBS. Do I need to meet both out-of-pocket maximums before services are covered at 100%?**

Achieving the out-of-pocket maximum in the Rochester Regional Network means all covered services received in the Rochester Regional Network for the remainder of the plan year will be covered at 100%. If you have not met the out-of-pocket maximum in the Excellus BCBS network, you will continue to pay out of pocket for services in that network until that out-of-pocket maximum level is met. Keep in mind, your payment for services obtained in the Rochester Regional Health Network applies toward the Excellus BCBS out-of-pocket maximum as well.

**12. I understand the CDHP allows children under age 19 to obtain services from the Excellus BCBS network and receive the pricing of the Rochester Regional Network. How does this override affect the deductible and out-of-pocket maximum?**

The process of providing a lower rate to pediatric patients is managed at Excellus BCBS; their claims system is configured to process pediatric claims from Excellus BCBS providers, based on date of birth, as part of the Rochester Regional domestic network. Since the claims process as though they were in the Rochester Regional network, there is no change to either the deductible limit or the out-of-pocket maximum.

**13. Can I get a prescription filled at a pharmacy other than Rochester Regional Health or their mail order services?**

In order to get coverage for maintenance medications, prescriptions must be filled at a Rochester Regional Health apothecary or via mail order (Express Scripts Program or Wegmans Home Delivery

Program only). If you fill them elsewhere, you'll pay the full cost for the medication and the dollars spent will not be applied to the deductible.

Medications that are not considered maintenance can be filled at an Excellus BCBS in-network pharmacy, however, you'll pay a higher copay than at a Rochester Regional Health pharmacy. Note: the deductible must be met before copays for prescriptions begin. If the deductible has not been met, you will pay the Excellus BCBS negotiated rate for your prescription.